



# INDIANA PATIENT'S COMPENSATION FUND

## ELECTRONIC FILING FAQs

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### **COI ELECTRONIC FILING SITE SECURITY**

**Q: 1. How secure is the electronic filing system? What about payment security?**

A: You may access the State of Indiana's information on security at <http://www.in.gov/core/policies.html>. The policies you are looking for may be found under Security Policy and/or Privacy Policy. Your payment method information is protected using Secure Sockets Layer (SSL) technology. This means that any private information you give us will be automatically encrypted before it is sent over the Internet.

**Q: 2. Is my payment information saved in the system? What if I have enrolled in the Unlimited Subscription or Bulk Submission options?**

A: No. For your security, payment information is not retained by the system and must be re-entered each time you make a payment. Even if you have enrolled and submitted payment for a subscription, method of payment of surcharge must be entered at checkout with each submission.

## **CREATING an ACCOUNT – CARRIER, PRODUCER, or SELF INSURED?**

**Q: 3. Should I register my account as an insurance carrier or producer? What if I am registering as a self-insured entity?**

A: There is a difference between account types and the permissions currently allowed for each, but there may only be one Admin per account. If you are registering your account with a NAIC number, then you are a carrier. As a carrier, you may have as many Carrier Filers and/or Carrier Payers on the account as needed. Each user should have a unique user name and password. Carrier accounts are associated with one specific carrier name and NAIC number.

If you are registering with an Indiana License number, then you are a producer. A producer submits certificates for various insurance carriers and may edit the carrier name and NAIC number fields. A producer account is currently set up to allow only one user per account. A future enhancement may allow a producer account to mirror the rights and privileges currently afforded to carrier accounts.

Only hospitals may register as self-insured pursuant to [IC 34-18-4-1\(3\)](#). Self-insured hospitals must contact the Department at [pcf-coi@idoi.in.gov](mailto:pcf-coi@idoi.in.gov) or 317-232-2402 to have the entity assigned an alternate NAIC number for registration purposes only.

**Q: 4. My organization has multiple NAIC numbers that must be kept separate from one another. Can an insurance carrier have more than one account associated with the same name?**

A: You may only register an account with one NAIC number.

**Q: 5. Does an insurance carrier have to go through an approval process to submit PCF Certificates of Insurance?**

A: The only requirement is that the insurance carrier must be admitted or authorized to conduct business in Indiana. You may review a listing of these carriers on the IDOI website under the [Company/Entity](#) section

**Q: 6. Can I enter more than one authorized signer name on my account?**

A: Not at this time.

## **USER ROLES**

**Q: 7. Can you explain each of the user roles available?**

A: Each user type is defined as the following:

Carrier Admin – This is the person who registers the account. He or she has full account details allowing the Admin to manage other users on the account, review all billing information (including subscription enrollments), and maintain authorized signatures.

Carrier Payer – The Carrier Payer may submit certificates, including via bulk submission, make payments, view previous filings, view credits & reports, and search payments.

Carrier Filer – This role is limited to submitting certificates, including bulk submission, viewing previous filings, and viewing credits and reports. After submitting certificates, the Carrier Filer must then select to add them to the make payments queue for a carrier payer or carrier admin to proceed with payment.

**Q: 8. Do I need to set up different user roles depending on my subscription type?**

A: All user roles are defined by the Carrier Admin on the account. It does not matter what subscription type you have, whether using Tier Pricing, Unlimited Subscription or Bulk Submission.

**ADMIN MANAGEMENT**

**Q: 9. What user role(s) can see and make changes in the Admin Management queue?**

A: For carrier accounts, only the person who registered the account is designated with the Carrier Admin role. No other users may view or make changes in the queue. Producer accounts currently have only one user, who is the Producer Admin on the account.

**Q: 10. What is the benefit and/or responsibility of being the designated Admin?**

A: The Admin user has the responsibility of maintaining annual payment subscriptions and adding or deleting authorized signers on the account. He or she must also add or delete other users and assign them specific user roles. The Admin will also receive copies of emails regarding payments that are ready to be completed.

**Q: 11. There is more than one person in my organization that should have the Admin rights. How can I have them designation as an Admin also?**

A: Once an account has been registered, the initial Admin may designate other users with the Admin role.

**Q: 12. We are going to be registering our account for electronic filing and are not sure whom to designate as the Admin. How do I make this decision?**

A: Whoever registers the account automatically becomes the Admin for the account. This will usually be someone in the organization with some decision-making authority.

**PRICING OPTIONS**

**Q: 13. Is the payment I make for electronic filing considered to be surcharge? Can this amount be passed on to the provider(s)?**

A: This payment is not considered to be surcharge and may be passed on to the provider at the carrier's option. However, the carrier should not represent the electronic filing charge as

surcharge to the health care provider. This amount covers the cost of the electronic filing system, and is charged by a third party vendor.

**Q: 14. What payment options do I have when filing certificates?**

A: You have several options available to you when making your payment:

The Tier Pricing option allows the user(s) to submit payment for surcharge with an additional filing charge based upon the number of certificates the user submits for payment at one time. Please refer to the Make Payments queue from the Dashboard for more information on pricing for this option.

The Unlimited Subscription option allows the user(s) to manually enter as many Certificates of Insurance as needed during the subscription period without incurring additional filing charges at checkout. This is a one-year subscription from the date of enrollment, and requires the user to enter certificates individually. The annual charge for this service is \$1,500.00. This includes all new/renewal, amended and cancelled filings. Only a Carrier Admin may enroll for this option at registration, or at any point thereafter by going to Admin Management from the Dashboard and clicking Subscriptions.

The Bulk Submission option allows the user(s) to upload up to 500 certificates via the web service using the required [spreadsheet](#) for file upload. The charge for this service is \$5,000, and also includes any manually-entered certificates as well. If a user has previously enrolled in the unlimited subscription option for electronic filing and later chooses to enroll in the bulk submission option, the following business rules will be in effect:

- Effective period of Bulk Submission subscription will be identical to that of the existing Unlimited E-Filing subscription.
- Bulk Submission fee for current subscription period will be prorated (to cover remaining days of subscription period)
- Unlimited E-Filing fee already paid will be applied as credit to balance due of Bulk Submission subscription fee on a prorated basis (credit to be assessed for remaining days of Unlimited E-Filing subscription period)

**Example:** User is an Unlimited Subscription subscriber and paid the enrollment fee of \$1500 on January 1, 2013. User then enrolls in for the Bulk Submission subscription on April 1, 2013 (91 days into the year, 275 days remaining for the year), and submits payment fee the same day.

- Bulk Submission subscription will be effective April 1, but subscription period will end December 31, 2012 because of the previously enrolled Unlimited Subscription option.
- Bulk Submission subscription fee will be  $\$5000 * (275/365) = \$3767$  (Integer portion only)
- Credit of Unlimited E-Filing subscription fee already paid will be:  $\$1500 * (275/365) = \$1130$  (Integer portion only)

- Total charge for this transaction: \$3767 - \$1130 = \$2637.
- The system is designed to calculate all amounts automatically for the user.

## **PARTICIPATION**

### **Q: 15. Who can participate in the Indiana Patient's Compensation Fund?**

A: Any entity and/or individual as defined by [IC 34-18-2-14](#) may participate in the Indiana Patient's Compensation Fund. Any member of the medical field that is not specifically listed under Indiana Code 34-18-2-14 may not participate on an individual basis, but would need to qualify through the entity that employs the health care provider in accordance with IC 34-18-2-14. This includes students attending a higher education institution for training in health care.

### **Q: 16. How does an individual or entity become a participant in the PCF?**

A: The health care provider must first purchase the appropriate underlying limits from an insurance carrier admitted or authorized to conduct business in Indiana, unless a hospital self-insures, or the provider has arranged proof of financial responsibility through cash or a security bond, in accordance with IC 34-18-4-1(2). When insurance is purchased, the insurance carrier/broker determines the surcharge owed and collects the surcharge from the provider. All filings should be made by the insurance carrier/broker or producer.

### **Q: 17. Where can I find the ISO code for a provider?**

A: Appropriate ISO Codes may be found in [Rule 21](#) or [Rule 60](#) available under the Forms section of the Medical Malpractice home page. These links are also available on the Welcome page of the IPCF-COI website.

### **Q: 18. Can an out-of-state entity become a qualified provider under the Indiana Medical Malpractice Act?**

A: Yes, as long as the entity falls within the definition of health care provider as per [IC 34-18-2-14\(7\)](#).

### **Q: 19. How do I print a PCF Certificate of Insurance when I file electronically?**

A: At this time, Certificates of Insurance cannot be printed. This is currently being addressed and will be available as a future enhancement. For credentialing purposes, the credentialing agency or provider may access the PCF database at [www.in.gov/idoi/pcf](http://www.in.gov/idoi/pcf), search for the provider, and print a confirmation letter associated with a specific policy.

## **LIMITS OF LIABILITY**

### **Q: 20. What limits must an individual provider/facility carry when participating in the Indiana Patient's Compensation Fund (PCF)?**

A: Individuals \$250,000/\$750,000  
Hospital less than 100 occupied beds \$250,000/\$5,000,000

Hospital 100 or more occupied beds \$250,000/\$7,500,000  
Nursing Homes less than 100 licensed beds \$250,000/\$750,000  
Nursing Homes 100 or more licensed beds \$250,000/\$1,250,000  
HMOs (Managed Care) \$250,000/\$1,750,000

**Q: 21. What if a provider carries higher limits and participates in the PCF?**

A: Limits of liability for the Indiana exposure are those stated under [IC 34-18-4-1](#). It is the Department's position that if higher limits are maintained; those limits must be tendered before a claimant would be eligible to receive excess damages from the PCF, and the health care provider would not receive the full benefit of the excess coverage.

**Q: 22. Can entities/locations that are owned by the same parent share in the limits of the parent corporation?**

A: It depends on how the entities are registered with the [Indiana Secretary of State's](#) office. If each entity/location is a separate legal entity, each one will need to maintain separate limits of liability and qualify separately under the PCF. If the entity/location is registered as an assumed name under the parent, the entity/location may share in limits of the parent corporation.

**CERTIFICATES – ANCILLARY, INDEPENDENT ANCILLARY & PHYSICIANS**

**Q: 23. Is surcharge automatically calculated by the Electronic Filing System?**

A: Yes. The system is designed to calculate surcharge and any penalties based upon the specialty class code of the provider, effective dates, and any credits or pro-ration you enter. This includes any amended or cancelled certificates that are filed.

**Q: 24. The license number I enter does not return the correct provider information. How do I get this corrected?**

A: This may seem a little confusing, but because of the variety of ways that a provider has been entered into the database through submitted certificates over the years, the only way to be sure of the

EIN or license # for an entity or individual is to confirm what is already on the database at [www.in.gov/idoi/pcf](http://www.in.gov/idoi/pcf). Eventually, this will be corrected through amended filings or new certificates that update the information electronically, but there is no effective way for the PCF to manually correct current provider information. It is the responsibility of carriers and producers to ensure that provider information is correct. It may also be necessary to confirm license numbers through Professional Licensing at [www.in.gov/pla](http://www.in.gov/pla) to ensure accuracy as well. If errors

are located, please contact the PCF for further assistance. If a provider has been entered more than once into the PCF database (a duplicate), the electronic filing system will be unable to locate the provider by EIN/license number. Accuracy is crucial to the system correctly identifying a provider during the initial search process.

**Q: 25. When I enter the license number I get the following error; “License/EIN Verification Failed. If this is a new provider enrollment with the PCF, please contact [pcf-coi@idoi.IN.gov](mailto:pcf-coi@idoi.IN.gov) to have the provider added to the system.” What type of information do I need to provide to the PCF in order to get this provider added?**

A: If you are entering a certificate for a provider that has not previously participated in the Indiana Patient’s Compensation Fund, you must first notify the PCF staff. Please send an email to the email address listed above with the health care provider’s name, license #/EIN, full address and ISO (specialty class code) for entry into the PCF database. Once this is completed, you will be able to proceed with filing the certificate.

**Q: 26. What if penalties will assess because the provider is not entered right away?**

A: Carriers should notify the PCF at least ten days before surcharge is due.

**Q: 27. I am confused about what retro date can be entered. Wouldn’t this be the same date as what is listed on the underlying policy?**

A: The retro date for a PCF Certificate of Insurance cannot be earlier than the first claims made policy used as proof of financial responsibility with the PCF. If there has been a gap in coverage and the date you enter is before the gap, then your certificate will marked for agency review.

**Q: 28. How do I enter the email address for the provider?**

A: This information is no longer required. Confirmation letters that were previously sent via mail or email by the PCF may now be obtained by the carrier/producer and/or the provider by logging into the PCF database at [www.in.gov/idoi/pcf](http://www.in.gov/idoi/pcf) , searching by provider, selecting the policy, and clicking print confirmation letter.

**Q: 29. What are the class codes/surcharge calculations for health care providers that are not licensed as physicians, nursing homes or hospitals?**

A: Health care providers who are **not** licensed as physicians, nursing homes or hospitals, or considered independent ancillary providers, are assessed surcharge at the rate of 100% of the underlying professional liability premium or a minimum surcharge of \$100, whichever is greater. This rate applies to all health care providers. Members of corporations or partnerships and Independent

Ancillary Providers (defined under [760 IAC 1-21](#)) MUST establish financial responsibility separately from such business entities in accordance with Indiana Code [IC 34-18-4-4](#) and [760 IAC 1-21](#).

**Q: 30. Where can I find the current percentage charged for providers who are not licensed as a physician, nursing home or hospital?**

A: All other provider surcharges are found at [760 IAC 1-21-8](#).

**Q: 31. I understand that there will be a fine for errors. Is this correct? If I have enrolled in the Unlimited or Bulk options, will there still be fines?**

A: There are no fines for errors on a certificate. However, please be aware that if you do not file the certificate within the statutory timeframe, the usual penalties may be assessed. Please do not wait until the last possible day to file a certificate, as system traffic may cause the filing to attach to the PCF database late, which may cause a penalty to assess.

**Q: 32. Can the credits allowed in [Rule 60](#) be applied on non-physician surcharges?**

A: Part-time credits can be applied to physicians and independent ancillary providers, as provided in [760 IAC 1-21-8\(4\)](#). Independent ancillary providers may not claim any other credits. Surcharges for ancillary providers who are not independent ancillary providers are calculated on a percentage of premiums; therefore, any discounts given on the underlying coverage would already be accounted for when calculating the surcharge amount.

**Q: 33. Can providers with individual limits take multiple credits, and is there a limit on such credits?**

A: Multiple credits (discounts) are NOT allowed. The insurer may apply the greatest credit applicable.

**Q: 34. How is a "newly licensed" physician calculated in relation to credits?**

A: Newly licensed physicians can claim credits for the first two years of practice (the first two policy years). These credits do not apply to a physician who went back to school and changed specialties or who moved to Indiana after practicing in another state.

**Q: 35. Is part-time rating applicable to the number of hours worked in Indiana only?**

A: Yes, Indiana only.

**Q: 36. When can the medical school faculty credit be applied?**

A: The Medical School Faculty credit of 67% can only be applied if the physician is engaged in research or teaching at a medical school as defined in [IC 25-22.5-1-1.1\(h\)](#). To be eligible for the credit, no more than thirty percent (30%) of the physician's time may be spent treating patients whose treatment is unrelated to the physician's duties at the medical school.

**Q: 37. When is surcharge due to the PCF, and what penalties are assessed for untimely filing?**

A: Please refer to [Bulletin 147](#). Please be aware of the following penalties for late filing of PCF Certificates of Insurance that are due in addition to surcharge. These amounts will be automatically calculated for you and will appear next to the surcharge amount on the Manage Certificates page.



Surcharge received by the insurer, risk manager, or surplus lines producer more than 30 days before payment is remitted to the PCF = 10% of surcharge amount

**In addition to the above penalty:**

Filings received	91 to 120 days from the policy effective date	10%
Filings received	121 to 150 days from the policy effective date	20%
Filings received	151 to 180 days from the policy effective date	50%

**Q: 38. Will the electronic filing system alert me when I enter something incorrectly?**

A: Yes, you will be alerted with an error message in red explaining the reason for the error.

**Q: 39. I verified the information on my certificate and then I received the following message: “Certificate has been Marked for Agency Approval.” What does this mean?**

A: You received this message because there is something on the certificate making it necessary for agency personnel to review and either approve or reject the certificate. You will be notified via email once this is completed. The certificate is reflected as Pending Status on your Manage Certificates page until it is approved, and will then automatically route to the Make Payments queue for payment. If the certificate is rejected, it will automatically be deleted and you will receive a notification email.

**Q: 40. How will emergency room groups and physician-owned facilities be rated?**

A: Physicians will need to pay the surcharge for their appropriate class, with any allowable credits. This must be done separate from facilities or practices which they may own, in whole or in part. Facilities which are not specifically licensed as nursing homes or hospitals pay surcharge at a rate of 100% of the underlying premium.

**Q: 41. Can physicians who are employed by ER Groups/Physician Owned Facilities share in the limits of the group or facility?**

A: No, per [760 IAC 1-21-10\(c\)](#).

**Q: 42. Does a physician’s license have to be listed with an “inactive” status with the Professional Licensing Agency to qualify for the retired credit with the PCF? What is the PCF’s definition of retired status?**

A: Yes. Pursuant to [I.C. 25-22.5-6-1](#) retired status means that the provider has ceased to practice. If the provider will be volunteering for any amount of time without compensation, and without prescriptive authority, then the provider is still considered retired and may use the retired credit option. If there is any compensation for the volunteer work or the provider will be writing prescriptions, then he or she is no longer considered retired and should notify Professional Licensing.

### **SURPLUS LINES**

**Q: 43. Who is responsible for making the filings to the PCF if coverage is written through an authorized surplus lines carrier?**

A: PCF Certificates of Insurance and surcharge payment must be remitted by a licensed Indiana surplus lines producer. When submitting a certificate using a surplus lines carrier, the certificate will be routed to the agency for approval. You will receive an email notification advising whether the certificate has been approved or rejected.

**Q: 44. If coverage is issued through an authorized surplus lines carrier, is the agent required to remit tax on the surcharge amount due?**

A: The surcharge is not monies owed to the carrier; therefore, no tax is due on the surcharge amount.

### **PROVIDERS – MULTIPLE POLICIES**

**Q: 45. How is surcharge calculated for a provider who holds multiple policies?**

A: The agent/insurance carrier for the second policy would have to determine how the provider is currently qualified with the PCF. If the second policy that is being reported for proof of financial responsibility is at a lower classification than the first, then the minimum \$100 surcharge will be assessed. An amended PCF Certificate of Insurance should be filed reflecting that fact. If the second policy is at a higher classification than the first, the difference between the higher classification surcharge and the lower classification surcharge will be calculated with the difference due, and you will be asked to include a change reason and effective date. Any second policy is to be in addition to the hours reported on the first policy, if the first policy was part time. So if the first policy is part time, a \$100 minimum cannot be paid for the second policy. Surcharge must be paid to bring the first policy into full time status.

**Q: 46. What about a physician who has more than one specialty?**

A: If a physician is practicing two different specialties, the surcharge rate paid should be the higher of the two.

### **LOCUM TENENS**

**Q: 47. How are filings made for a locum tenen physician?**

A: There are two ways a filing can be made. First, a physician can purchase coverage for a year and take the applicable credits; or second, a PCF Certificate of Insurance could be filed for each assignment the physician is working. Please keep in mind that if a PCF Certificate of Insurance is filed for each locum tenen assignment and underlying coverage is claims-made, the PCF requires that a reporting endorsement also be filed at the same time as the assignment certificate.

**Q: 48. How is surcharge calculated for locum tenen physicians?**

A: As with all other filings, the system is designed to calculate surcharge based upon the effective dates that are entered. If the policy is less than a year, then you will be asked to confirm whether this is a pro-rated or locum tenens policy. If the calculation comes to less than \$100, the system will default to the \$100 minimum surcharge.

**REPORTING ENDORSEMENT (TAIL COVERAGE)**

**Q: 49. What surcharge is assessed for reporting endorsements (tail policies) for hospitals, nursing homes and physicians falling under [Rule 60](#)?**

A: The minimum surcharge is currently \$100 for hospitals, nursing homes and Rule 60 physicians (including locum tenen) for each reporting endorsement issued.

**Q: 50. What surcharge and rating methodology will apply to reporting endorsements (tail policies) for providers not licensed as a physician, nursing home or hospital?**

A: Ancillary providers pay reporting endorsement surcharge at 100% of the underlying reporting endorsement premium.

**Q: 51. What happens if a locum tenen physician moves to another carrier that elects to pick up prior acts?**

A: A reporting endorsement from the new carrier is required reflecting the beginning date of the first assignment and the ending date of the last assignment with the previous carrier, with the understanding that the new reporting endorsement will only cover the dates reflected on each assignment certificate. The reporting endorsement filed by the new carrier will cancel out all previous endorsements under the previous carrier name. The \$100 minimum surcharge must be remitted.

**Q: 52. Does the PCF prohibit companies from offering limited tail?**

A: The PCF does not prohibit limited tail, but the company must file the reporting endorsement reflecting the date for which prior acts coverage is to begin through the date that reporting endorsement will expire. The company must also notify the PCF at least thirty days prior to expiration of the reporting endorsement, by filing a PCF Certificate of Insurance indicating the

effective date of expiration. If the company fails to notify the Department in the above manner, the PCF will hold the company liable for any claims filed after the expiration date of the reporting endorsement, per [IC 34-18-13-4](#).

**Q: 53. Does a reporting endorsement need to be submitted to the PCF for a physician who shares in the limits of the hospital under a claims-made policy and leaves or his/her employment?**

A: No. The provider would continue to be covered under the PCF as long as the hospital continues to pay surcharge as a qualified provider. Please note that when a complaint is initially filed with an occurrence date prior to January 1, 2009 (refer to [Bulletin 166](#)), the Department may initially indicate the physician is not qualified, until a signed statement from the risk manager of the hospital is submitted stating that physician was an employee at the time of the occurrence and that the appropriate amount of surcharge was paid to include the physician under the hospital's coverage.

**Q: 54. Does a reporting endorsement need to be filed for a physician going from individual limits to shared limits of a hospital?**

A: Yes. A physician who does not purchase tail coverage for the individual policy will not be considered qualified for any claims filed after the expiration date of the individual coverage.

**Q: 55. If a health facility "employs" someone with a Professional Employer Organization (PEO), can that person be covered by the health facility's professional liability coverage and the PCF?**

A: In 2005 Indiana passed a statute addressing PEOs in general ([IC 27-16](#)). Pursuant to [IC 27-16-2-5](#), the person is co-employed by the client (health facility) and the PEO. Under [IC 27-16-7-4](#), the client (health facility) is responsible for the professional acts of the co-employee. However, this responsibility can be altered by specific contract language under [IC 27-16-7-2](#). The individual who is co-employed can be covered by the facility's professional liability coverage and PCF if appropriate under the contract, but a statement must accompany the PCF Certificate of Insurance filed with the PCF stating that the entity's proof of financial responsibility includes coverage for individuals that are co-employed with a PEO. This should be sent to the attention of the manager to [PCF-COI@idoi.in.gov](mailto:PCF-COI@idoi.in.gov).

**Q: 56. Are electronic signatures acceptable on PCF Certificates of Insurance?**

A: Electronic signatures are acceptable on those certificates filed electronically. You are required to enter an authorized signer name when you register your account. This is the name of the person responsible for the filing. If you are filing an amended or cancellation certificate for a certificate previously filed via paper, electronic signatures are not acceptable.

### **CERTIFICATES – HOSPITALS**

**Q: 57. Can I submit a certificate for a hospital electronically? How do I send in the hospital worksheet formerly used for calculating surcharge?**

A: Yes. Specific provider information will appear in the electronic system once the hospital's EIN and/or license number has been entered. For hospitals, the user will complete an electronic

worksheet for the system to calculate surcharge. At this time, hospitals and nursing homes may not be entered via the Bulk Submission option.

**Q: 58. Are independent ancillary providers required to obtain separate limits per 760 IAC 1-21-10(c) if employed by a hospital?**

A: No. An independent ancillary provider only requires separate limits if he or she is employed by an entity other than a hospital or nursing home. Additionally, institutions of higher education may include optometrists and/or dentists acting within the scope of their employment as faculty members.

**Q: 59. May a hospital provide coverage to physicians and surgeons on its policy?**

Hospitals may cover **employed** physicians within the limits of the hospital's liability, for exposures arising from such employment. Such hospitals must have this exposure calculated into the hospital's surcharge, by use of the employed physician rate, as set out in the Department's hospital worksheet. Self-insured hospitals and/or their brokers must conduct an audit on a quarterly basis by tracking all additions and/or deletions of employed physicians or other significant changes to exposures most recently filed with the IPCF. PLEASE REMEMBER that coverage only applies to employed physicians acting within the scope of their employment.

**Q: 60. Can individuals who are classified as residents or fellows share in hospitals limits even though they do not fall within the definition of "Employed Physician" found in [760 IAC 1-21-2\(6\)](#)?**

A: Yes. Because of the unique nature of the relationship between institutions, such as universities and hospitals, and residents and fellows, the Department will allow residents and fellows to share the institution's limits with regard to activities associated with the residency or fellowship. This policy was promulgated at [760 IAC 1-21-10\(8\)\(h\)](#). However, to share in the institution's limits fellows must participate in a full-time fellowship with no additional practice, except for part-time "moonlighting" work. Residents and fellows should check with the institution to determine the institution's practice and protocols regarding professional liability insurance for residents and fellows.

**Q: 61. Can the credits available for health care providers identified under Rule 60 be taken for physicians sharing in the limits of a hospital?**

A: The credits available per [Rule 60](#) may be applied to the annual surcharges for physicians identified under Rule 60. Please note that only one credit can be applied for each physician.

**Q: 62. What are the discounts for hospitals with risk management programs?**

A: There is NO discount for hospital risk management programs. Hospitals **without** a risk management or quality assurance program must pay a penalty.

**Q: 63. What defines an acceptable risk management program?**

A: Any program meeting the licensing requirements of the [State Department of Health](#) will be considered acceptable for purposes of surcharge calculation.

**Q: 64. Where can I find the current surcharge rates for hospitals?**

A: Please refer to the most current Bulletin issued by the Commissioner under the [Insurance Laws & Bulletins](#) section of the IDOI website.

**Q: 65. Can entities affiliated with a hospital share in the hospital limits?**

A: Only the entities listed on the hospital's Department of Health license application can share in the limits of the hospital. If an entity is not listed on the hospital's Department of Health license application, the entity must obtain its own limits of \$250,000/\$750,000 unless the entity listed is strictly a d/b/a of the hospital and not a separate legal entity. Following are steps that can be taken to make this determination:

*Check to see how the facility/entity is licensed using the following websites:*

Indiana Department of Health: <http://www.in.gov/isdh/reports/QAMIS/hosdir/index.htm>

Indiana Professional Licensing Agency: <https://extranet.in.gov/WebLookup/Search.aspx>

Indiana Secretary of State: [https://secure.in.gov/sos/bus\\_service/online\\_corps/name\\_search.aspx](https://secure.in.gov/sos/bus_service/online_corps/name_search.aspx)

If the facility or entity is licensed as a hospital, proceed to check the following website to determine all facilities listed on the hospital license application with the Indiana Department of Health to determine which locations may share in the limits of hospital:

<http://www.in.gov/isdh/reports/QAMIS/hosdir/index.htm>

If the facility or entity is not listed on the hospital application with the [Indiana Department of Health](#) or does not hold a license as a hospital, the entity must obtain separate limits; therefore, conduct a search of the [Indiana Professional Licensing Agency](#) first and then the [Secretary of State](#) to determine how the entity is licensed/authorized.

\* IF THE FACILITY OR ENTITY IS NOT LISTED ON ANY OF THE ABOVE WEBSITES, then determine whether the name given is a d/b/a of the hospital/entity. If the name is listed as a d/b/a, the name must be reported to the PCF for coverage to be afforded to the d/b/a in accordance with [760 IAC 1-21-10](#).

Indiana PCF Submission: Must be submitted as an ISO code 80999 if the entity does not hold a hospital or nursing home license.

Indiana PCF Submission: Must be submitted as an ISO code 90000 (hospital) and 80923 (nursing home) if the entity does hold a hospital or nursing home license from the Indiana Department of Health.

**Q: 66. If a hospital becomes the license holder for a nursing home, but a previous license holder (nursing home) manages the facility, including the employment of personnel, what is the proper way to qualify all of the entities?**

A: In the scenario that has been most frequently presented to the PCF, the hospital receives a nursing home license separate from its license to operate a hospital. The former license holder continues to manage the nursing home's daily operations, through a contract with the hospital license holder. The hospital holds a separate license for the nursing home; it is not listed as an additional location on the hospital's hospital license. The remainder of this answer assumes such a scenario and refers to the former license holder as the management company.

Each separate legal entity must qualify separately into the PCF and hold separate limits of liability. The parties can decide whether they share an underlying insurance policy\*\* or hold separate ones, so long as each entity holds separate limits of liability in the proper statutory amounts. Either entity may be the first named insured.

The hospital's limits of liability for the nursing home should be either \$750,000 or \$1,250,000, depending on the size of the facility. The management company would be considered an Other Health Care Provider/Ancillary Provider and would require a \$750,000 annual aggregate.

The hospital's liability limit for the nursing home should also be separate from its liability limit for its hospital exposure. \*\* Unless the hospital is self-insured. Self-insured entities cannot provide coverage to any other entity.

▪ **Can the management company qualify with the PCF?**

A: Yes. As long as it is organized or registered under Indiana law, the management company would fall under the definition of a health care provider found in [IC 34-18-2-14\(7\)](#).

▪ **Who is responsible for paying surcharge to the PCF?**

A: Surcharge must be paid for each entity, if it is to be considered a qualified health care provider and enjoy the benefits of Indiana's [Medical Malpractice Act](#). The PCF does not dictate who is responsible for making payment of the surcharge.

▪ **What surcharge applies?**

A: If the nursing home operates under a nursing home license, it should be qualified using the nursing home calculation sheet to calculate surcharge. If the hospital includes the nursing home in its hospital license, the nursing home should be qualified using the hospital worksheet to calculate surcharge. A corporation pays 100% of its underlying premium for qualification.

**Example**

Previously, NursingHome Corp owned a nursing home, Great Care, with 150 beds, held the license, and managed its operations. Now, County Hospital holds the license. Under a contract, Nursing Home Corp manages the operations of the nursing home for County Hospital, including employing the staff of the nursing



home. Staff members include Independent Ancillary Providers (IAPs). County Hospital now holds the nursing home license separate from its hospital license. Both NursingHome Corp and County Hospital with to be qualified health care providers.

- County Hospital, or its insurer, will file a PCF Certificate of Insurance for Great Care. Its surcharge will be determined by using the nursing home bed rate. Limits of liability for the underlying policy must be \$1,250,000. This liability can be covered under the same policy as County Hospital's hospital liability, but the hospital's annual aggregate is separate from the nursing home's aggregate.
- NursingHome Corp, or its insurer, will file a PCF Certificate of Insurance as an Other Health Care Provider/Ancillary Provider. Its surcharge will be 100% of the underlying premium. If NursingHome Corp is an additional insured on County Hospital's policy, surcharge is 100% of the additional premium attributable to the additional insured. The \$100 statutory minimum applies. Limits of liability for NursingHome Corp's portion of the underlying policy must be \$750,000. This liability can be covered under the same policy as County Hospital's, but NursingHome Corp's annual aggregate is separate from the nursing home's annual aggregate.
- Because NursingHome Corp qualifies as an Other Health Care Provider, its IAP employees must be separately qualified into the PCF and have separate underlying limits of liability.
- Either County Hospital or NursingHome Corp can pay the surcharge for either entity.
- If County Hospital qualifies but NursingHome Corp does not, NursingHome Corp is not a qualified health care provider, and the Medical Malpractice Act's limits on damages does not apply to claims against NursingHome Corp.
- If NursingHome Corp qualifies but County Hospital does not, County Hospital is not a qualified health care provider for claims of malpractice occurring at the nursing home, and the Medical Malpractice Act's limits on damages do not apply to claims against County Hospital.

### **CERTIFICATES – NURSING HOMES**

**Q: 67. Do nursing homes owned by the same entity have to maintain separate limits?**

A: Yes, if each of the facilities are separately licensed through the Department of Health then separate limits must be maintained. This can be determined from the [IDOH](#) website.



**Q: 68. How is surcharge calculated for nursing homes?**

A: Nursing homes pay a per bed rate as set out under [760 IAC 1-21-8.5](#). The nursing home calculation worksheet is part of the electronic filing process and the information that is entered is used to calculate surcharge.

**Q: 69. What ISO Code is utilized when qualifying a nursing home with the PCF?**

A: 80923.

**Q: 70. Are independent ancillary providers required to obtain separate limits per 760 IAC 1-21-10(c) if employed by a nursing home?**

A: No. An independent ancillary provider only requires separate limits if he or she is employed by an entity other than a hospital or nursing home.

**Q: 71. If a hospital holds the license for a nursing home, but a previous license holder manages the facility, including the employment of personnel, what is the proper way to qualify the entities?**

A: Please refer to the Hospital section of the FAQs at [Hospitals](#) .

**DBA's**

**Q: 72. Do d/b/a's have to be reported on the health care provider's PCF Certificate of Insurance filed with the PCF to be afforded coverage?**

A: Yes, as per [760 IAC 1-21-10\(b\)](#), a physician operates under a d/b/a, he should report the d/b/a on his PCF Certificate of Insurance. However, including a d/b/a on a PCF Certificate of Insurance does not allow an individual to include employees. A sole practitioner physician must organize or register an entity under state law and qualify the entity in the PCF to obtain coverage for employees. Further information on informal business associations may be obtained at <http://www.in.gov/sos/business/3786.htm>. *However, any separate legal entity must have independent coverage.*

**Q: 73. Is a \$100 minimum surcharge owed for each d/b/a added to the health care provider's filing?**

A: No, this is not a per d/b/a surcharge amount. Appropriate surcharge, subject to the \$100 minimum, is owed for each PCF *Certificate of Insurance* filing adding d/b/a's after the initial or renewal certificate has been filed. Please refer to [760 IAC 1-21-10\(b\)](#).

**Q: 74. Is it necessary that an assumed business name be registered with the Indiana Secretary of State to be recognized as a qualified health care provider?**

A: No. The PCF allows a business that is known by an alias and not organized or registered under Indiana law to include the d/b/a so the businesses can avoid unnecessary litigation regarding qualification.

For example, John Smith, M.D., may have a sign on the door that says “Smith’s Medical Clinic.” Dr. Smith is a sole proprietor who doesn’t have a corporation and isn’t registered with the County Recorder, and *does not wish to cover employees*. Smith’s Medical Clinic could be appropriately added as a d/b/a on Dr. Smith’s PCF Certificate of Insurance.

If Smith’s Medical Clinic is registered as a corporation with the Secretary of State, then it needs to qualify with the PCF separately from Dr. Smith.

If Dr. Smith has employees who he wants to be covered under Smith’s Medical Clinic, then the entity must be organized or registered under Indiana law. Please refer to the Secretary of State’s website at <http://www.in.gov/sos/business/3786.htm> for more details on this process.

**Q: 75. What if the provider is a sole proprietor who wants to provide coverage to employees?**

A: To qualify the sole proprietorship in the PCF, the user must use the provider’s license number in an EIN format, always adding a zero (0) at the beginning of the numbers. For example, John Smith is a dentist with license 10112233. Dr. Smith has filed with the County Recorder as a Sole Proprietorship (and receive a Certificate of Assumed Business Name) of John Smith Dentistry. For purposes of PCF system registration, his (informal) registration should be 01-0112233. Remember, this is not a formal tax I.D. number and is for designation in the PCF only.

**Q: 76. Can d/b/a’s be reported under a hospital if not listed as a facility operating under the hospital license as indicated under [760 IAC 1-21-10\(a\)](#)?**

A: Please refer to the Hospital section of the FAQs at [Hospitals](#) .

**AMENDING OR CANCELLING CERTIFICATES**

**Q: 77. If I submitted a filing for a provider on a paper certificate, can I amend it or cancel it electronically?**

A: All paper filings must be amended or cancelled via paper. You may only amend or cancel a filing electronically if the new or renewal filing was entered electronically. Please note that if an amended or cancelled paper filing results in return surcharge, this credit will be placed on your current credit with the PCF. If you would like this amount to be added to your electronic filing credit, you must send this instruction to the PCF staff. All remaining credits accrued from paper filings will be transferred to registered electronic filing accounts by the PCF beginning in 2014. If an account cannot be located, then the PCF will contact the carrier or broker to resolve.

**Q: 78. How I do amend or cancel a certificate electronically?**

A: Manual Entry: The original certificate will appear after clicking “File an Amended/Cancellation Certificate” in the Submit a Certificate queue and entering the search information. Once you find the Certificate, click either Amend or Cancel to proceed. Some fields may be modified, such as provider name and address, policy effective dates, retro date and premium. Click continue and then enter the effective date of the change and the change reason.

Clicking continue and verifying will move the certificate to the Manage Certificates page. You may continue entering additional certificates before proceeding with payment.

**Bulk Submission:** The minimum fields required on the spreadsheet are: confirmation number, effective date of change, policy type code and change reason. All other fields are optional. Then the bulk submission upload will begin to calculate the surcharge for each record on the spreadsheet. This could take anywhere from an hour to several hours to complete. Once the submission is ready for payment, the user will receive an email to proceed.

**Q: 79. How can I report a cancellation with 30 days' prior notice to the Commissioner? I am rarely notified of a cancellation until the last minute or after an effective date. Is this a new requirement for the PCF?**

A: Paragraph 3 on the bottom of the Certificate includes notice that 30 days' prior notice must be received for cancellations or reductions in liability for a policy. This 30-day notice requirement is statutory pursuant to [IC 34-18-13-4](#).

**Q: 80. How does an insurer handle return of surcharge issues?**

A: Insurers that return premium due to cancellation or other reason should also return the applicable surcharge. Once a certificate is filed and paid electronically, then the credit will appear on the user's account. Under [IC 34-18-5-2\(e\)](#), the PCF is to collect \$100 as a minimum surcharge, even if a provider's surcharge calculation results in a lesser amount. Minimum surcharge should always be considered "earned" for purposes of return of surcharge. Surcharge amounts beyond the minimum are not refunded, but placed as a credit on the user's account.

**Q: 81. How should credit be used on future filings?**

A: The current available credit on an account can be viewed in the Credits & Reports queue. The user then has the option of applying any portion of the available credit during the checkout process during the next payment.

### **PAYMENTS/SEARCH PAYMENTS**

**Q: 82. How long do I have to complete a payment?**

A: Payment must be completed by 6:00 of the business day following the day the payment process began. Holidays and weekends are not considered business days. This policy is the same for all payment options. If a payment is not completed by the deadline, then the payment is removed and the certificates go to the Submit a Certificate queue to begin the process again.

**Q: 83. What happens if I begin the payment process for either manually entered or bulk and do not complete it?**

A: All payments that are initiated are assigned a Payment ID number. You may locate this payment in the Search Payments queue, where you have the option of paying or removing it. Removing means only that the payment is removed; the certificates will then go back to the Make Payments queue to be reselected at a later time.

**Q: 84. How long does it take after I upload the bulk submission form before I can complete the payment?**

A: This time will vary, depending on site traffic and the number of certificates contained in the upload. You are encouraged not to wait until the last day or two to upload the form as the processing time may cause a filing to be late, for which penalties may accrue.

**Q: 85. What form of payment is accepted on the electronic system?**

A: The only forms of acceptable payment are Visa, MasterCard or ECheck. A credit card payment will incur an additional fee that is charged at a percentage of the total payment. If paying by ECheck, you must enter your routing number and account number. To ensure that your payment will process successful, you will need to notify your financial institution of the ACH ID number 935600015E. If you fail to provide this number to your institution and your payment is refused, then you may incur an additional returned payment fee in addition to any other applicable penalties for late payments.

**Q: 86. How long does it take the ACH payment option to debit from my checking account?**

A: ACH payments usually complete within 3 – 5 business days.

### **PREVIOUS FILINGS**

**Q: 87. When I click on View Previous Filings, I cannot find the certificate I thought I filed.**

A: If you entered a certificate, but have not yet paid for it, it will either be in the Manage Certificates page under Submit a Certificate; or it will be in the Make Payments queue. A certificate is not considered “filed” until successful payment has been made and it has attached to the PCF database. If you have successfully submitted and paid for the certificate, then by providing the search information, you should be able to locate the certificate in the Search Payments queue.

**Q: 88. I have entered information into the search criteria fields, but I still cannot locate a certificate that has been filed.**

A: Make sure that any certificates you are trying to locate on the system have been filed electronically. Certificates submitted via paper cannot be found on the electronic filing system. Please search further at [www.in.gov/idoi/pcf](http://www.in.gov/idoi/pcf) to verify that the certificate appears on the PCF database.

### **CREDITS & REPORTS**

**Q: 91. I currently have a credit with the PCF. What happens to this amount since I will be filing certificates electronically?**

A: After registering your account, it is your responsibility to notify the agency of how you would like this credit amount distributed between paper and electronic filing. You have the

option of transferring all or some of the credit at any time. If the agency has not received notification to transfer any remaining paper credit amount by the end of 2013, it may be transferred automatically for you.

**Q: 92. Can I see how my credit has been used or applied on the account?**

A: Yes. Return surcharge will be indicated by the amount in parentheses, and credit that is being used will be listed as a regular charge. Your total available amount of credit will be shown in the top left portion of the screen. You may also export this information into an Excel spreadsheet.

**BULK SUBMISSION**

**Q: 93. What file type do we need for Bulk Submission?**

A: This form is provided for you in an .xls format (Excel) available on the electronic filing system or by clicking the link for the [spreadsheet](#). Please verify that the document is saved as Excel 97-2003 Workbook (\*.xls) and not another version.

**Q: 94. Do I send the spreadsheet directly to the PCF via the email address listed on the Welcome (log in) page?**

A: No. The form should be uploaded via the website by clicking on Bulk Submission and following the instructions for completion.

**Q: 95. What happens if the system detects an error while checking my entries? Will the whole submission be considered “failed”?**

A: You will have the option to edit or delete certificates with errors and upload them again. Once a certificate has failed, it cannot be included in the same bulk submission payment as those that were successful. Certificates that are edited go directly to the Submit a Certificate (Manage Certs) queue for manual payment processing.

**Q: 96. Is there a minimum or maximum character length for any of the fields? For example, I know that a provider’s license # would be eight (8) numbers and does not include an alpha character, but would there be a limit for the provider name?**

A: There is a character limit on some of these fields that are identified those on the Bulk Submission File Upload document, e.g. the following fields have limitations: NAIC = 5; License = 8; EIN = 9; only alphanumeric characters are allowed. Please refer to the instructions tab, and you may also hover over the column heading to see more information.

**Q: 97. What is the COI Confirm Number and how can I find it? Is this an optional field?**

A: This number is for those who are adding amendments/cancellations to their bulk submission after surcharge payment has been received for the original filing and the certificate has attached to the PCF database. The COI Confirmation Number can be viewed by clicking the Payment ID

Number associated with the original filing. This is an optional field unless you are filing an amendment or cancellation

**Q: 98. Is the Surcharge Received date also an optional field?**

A: The entry will be processed with this field blank, but carriers who have already received the surcharge from the provider are required to complete this field.

**Q: 99. Please explain the Surcharge Credit Type. For example, is the OVER 25 UNDER 31 the 25% part-time credit.**

A: Yes. If the provider has a credit, then you would enter a code number associated with the credit from the instructions sheet of the Bulk Submission File.

**Q: 100. Will you further explain the 3 fellowship credits, Codes 13, 14 & 15?**

A: Please see 760 IAC 1-60-5 for a full definition of the three fellowship credit options.  
Code 13 = Full-time (and engaged in no other practice) 50% credit;  
Code 14 = full-time surcharge for medical practice outside fellowship; and  
Code 15 = 50% of surcharge due for specialty class of fellowship.

**Q: 101. Why are some of the columns headings highlighted in green?**

A: These fields are highlighted to inform you that they are optional fields and do not require an entry for the entry to process.

**Q: 102. What do I enter for the premium amount? Is this the amount I should enter for surcharge?**

A: The carrier's underlying premium amount should be entered here. An amount must be entered, even if it is \$0.00. The system will automatically calculate surcharge after the certificates have successfully uploaded.

**Q: 103. What do I enter as the Certificate Type for a Reporting Endorsement (tail) policy?**

A: A reporting endorsement is a Certificate Type 1 (New Filing), and Policy Type ID 3 (Reporting Endorsement).

**Q: 104. Please explain in more detail the Provider EIN Number, Organization Name, and Individual or Organization Code.**

A: If you enter "Organization" in column V, then you must enter an EIN and an Organization Name in the subsequent fields. If you enter "Individual" then you will fill in any fields pertaining to an individual.

**Q: 105. How do I enter the Provider Address Zip Code?**

A: You may enter either the five (5) or nine (9) digit zip code for the provider; either is acceptable. No special characters ( - ) are allowed.

**Q: 106. There is an additional column entitled Provider Med Licenses under column AH. What is this?**

A: Some providers may have more than one medical license number. In that case, each additional license number must be entered and separated by a comma.

**Q: 107. How do I enter multiple d/b/a's on the form? What if I have up to 99 d/b/a's for one provider?**

A: Under the column "Provider Business Aliases," you should enter all d/b/a's for the provider, each one separated by a comma. This can be completed using a cut and paste method from another document.

**Q: 108. What is the minimum and maximum number of certificates I can enter at one time for each bulk upload?**

A: You may upload between 1 and 500 policies on each submission.

**Q: 109. In 2011, the PCF said that I must enter the insured provider's email address. I do not see a column for this on the form.**

A: The PCF is no longer requiring the email address for providers. Letters previously emailed to the providers and carriers can be retrieved via the PCF database by logging into [www.in.gov/idoi/pcf](http://www.in.gov/idoi/pcf) , selecting the provider and associated policy, and clicking Print Confirmation Letter.

**Q: 110. What do I enter as the change reason for an amended or cancelled policy?**

A: Please refer to the instructions sheet of the Bulk Submission File. Each reason type has a designated amend/cancel code that must be entered on the Bulk Submission File spreadsheet.

**Q: 111. What is the timeframe for entering and uploading an adjustment (amended or cancelled) filing before penalties are assessed?**

A: The same procedure and timeframe pertains to bulk filing as with filing a manually entered certificate. Amended filings resulting in additional surcharge owed must be entered and uploaded within 30 days of receipt of surcharge from the provider, or within 60 days of the effective date of the change, whichever is less. Cancellations or reductions in liability must be received by the PCF 30 days' prior to the effective date of the cancellation or reduction.

**Q: 112. If I am enrolled in the Bulk Submission option, do I always have to use the form and upload to the website?**

A: No. Manual entry of certificates is included with the Bulk option.

**Q: 113. Will I receive an itemized list of all of the certificates contained in this submission once I receive my Payment Notification email?**

A: No. You will need to log into the system and click on the Search Payments queue. Each payment is assigned a Payment ID number that you may click on to see all the certificates filed with that payment.

**Q: 114. Should the EIN number include the dash?**

A: Yes. Please verify that providers being entered in the spreadsheet have been correctly entered on the PCF database to prevent the certificates from failing during the upload process. This information may be verified by logging into [www.in.gov/idoi/pcf](http://www.in.gov/idoi/pcf) and searching for the provider by name. If any discrepancies are noted, you may then contact the PCF to make corrections before uploading the form. **Do not report a social security number in the EIN number field.**

**Q: 115. Can you explain the Provider Types listed on the instructions sheet?**

A: There are specific ISO Codes that identify each type of provider on the Bulk Submission File Upload spreadsheet. Based upon this ISO Code, you will either enter Ancillary, Independent Ancillary, or All Other Types. Please refer to [Rule 21](#) for the AP and IAP provider types, and [Rule 60](#) (All Other Types) for more information. Nursing Homes (80923) and Hospitals (90000) cannot be submitted via the bulk submission spreadsheet form.

**Q: 116. What should I enter if a provider is Full-Time?**

A: If no credit code is entered, then the system defaults automatically to Full-Time.

### **BULK SEARCH**

**Q: 89. When I go into the Bulk Search and view a certificate contained in the payment ID, I see a column showing a Record ID. What is this and when would I need to know this number?**

A: A Record ID is the identification number assigned to a certificate. If there are questions regarding the certificate, this is how the vendor can find it.

**Q: 90. When I look in Bulk Search, listed under the heading “Status” I can see that each of the submissions has a different status. Why is this?**

A: You will see one of four status descriptions for each submission. New means that an upload has occurred, but has not completed the upload process yet. Processed indicates that the certificates contained within the bulk upload have completed the verification process. . Requires



Action signifies that one or more of the certificates within the submission must be edited before payment can be made. After editing, the certificate(s) showing as previously failed will be routed to the Manage Certificates screen. Pending means that the uploaded certificates are awaiting payment completion

### **RESERVE/CLAIM NOTICES**

**Q: 117. Does an insurance carrier or a self-insured hospital have to file with the Department notice of a claim against a health care provider if a proposed complaint has not been filed with the Department?**

A: Yes, per [IC 34-18-9-2](#), a medical liability insurer of a health care provider against whom an action has been filed under [IC 34-18-8-6\(a\)](#) shall provide written notice to the Commissioner within thirty (30) days after filing of the action, and upon final disposition of the action.

**Q: 118. How and when are reserve notifications filed?**

A: An insurance carrier or self-insured hospital setting a reserve must make the appropriate filing as per [IC 34-18-9-3\(a\)](#) and [Bulletin 119](#). Reserve notifications should be sent to:

Indiana Department of Insurance  
Medical Malpractice Division  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

**Q: 119. How and when are settlement notifications filed?**

A: A health care provider's insurer or risk manager must file a settlement notification within sixty days after the final disposition, and it should include the information listed in [IC 34-18-9-3\(b\)](#) and [Bulletin 119](#). Please note that if settlement notifications are not filed, the claim will remain open on the Department's records.

### **NATIONAL PRACTITIONER DATA BANK**

**Q: 120. Why is the Patient's Compensation Fund reporting a payment in my name?**

A: A payment made by the PCF to a plaintiff is made on behalf of every health care provider who participates in a settlement which allows the plaintiff access to the PCF. Under federal law, the PCF is required to report medical malpractice payments, made on behalf of physicians, to the NPDB.

**Q: 121. How will people know that multiple reports to the NPDB only involve one claim of malpractice?**

A: You are allowed to submit comments to the NPDB. Instructions on how to do so are included in the report that you received from the NPDB.

**Q: 122. My insurance company only paid a fraction of the settlement with the plaintiff, and other health care providers paid the rest. How does the Patient's Compensation Fund decide how much to report on behalf of each health care provider?**

A: The PCF reports payments to the NPDB in the same proportion that each health care provider participated in the *present value* of the settlement with the plaintiff. For example:

- A physician and a hospital participated in a settlement with a plaintiff which will eventually pay the plaintiff \$250,000.
- The present value of the payments made is \$187,001.
- The hospital made a cash payment of \$62,334 (1/3 of the \$187,001), and the physician paid \$124,667 (2/3 of the \$187,001).
- The Patient's Compensation Fund paid \$300,000 in excess damages.
- The report to the NPDB would show a payment of \$200,000 on behalf of the physician (2/3 of the \$300,000). The Patient's Compensation Fund would not report a payment on behalf of the hospital if the payment was made solely for the benefit of the hospital. If, however, the payment is made by the hospital on behalf of a second physician, the PCF would report \$100,000 (1/3 of the \$300,000) on behalf of the second physician.

**Q: 123. Why wasn't I consulted as to the amount of payment that was made to a plaintiff from the Patient's Compensation Fund?**

A: Under the Indiana Medical Malpractice Act, you have a right to object to payment demanded by a plaintiff within twenty days after you are served with a copy of the summons and plaintiff's petition for excess damages. If you think that you weren't served properly, you should contact your attorney. If a health care provider does not file an objection, the PCF proceeds with litigation of the claim independently.

**Q: 124. Where can I find more information about the NPDB and its requirements?**

A: The NPDB web site is <http://www.npdb-hipdb.hrsa.gov>. The *NPDB Guidebook* is available in PDF form under the heading "Resources" on the NPDB web site.

**Q: 125. What if I want to dispute the report?**

A: The copy of the report that you received from the NPDB includes a notice of how to file a dispute. Follow those instructions. If you do not have the report sent to you by the NPDB, go to <http://www.npdb-hipdb.hrsa.gov/pract/howToSubmitAStatement.jsp> and obtain a *Subject Statement and Dispute Initiation* form.

## **STATUTE CHANGES**

**Q: 126. Is the Department required to send any type of notification to the insurance carriers regarding changes to the statute, rules, bulletins etc.?**

A: No, but the Department does maintain a listing of interested parties who wish to receive notifications of changes. If you would like to have your name added to the listing, please email Nancy Wilkins at [nwilkins@idoi.IN.gov](mailto:nwilkins@idoi.IN.gov).

**Q: 127. Will I be notified if there are enhancements to the PCF-COI Electronic Filing System or the Electronic COI Filing Procedures in the future?**

A: There are numerous enhancements being contemplated at this time. The PCF will make every effort to send notifications via the distribution list if there are changes. If you have not already done so, please email [nwilkins@idoi.IN.gov](mailto:nwilkins@idoi.IN.gov) to have your email address added to the PCF distribution list. However, you may want to check the date or version of the document you may be viewing periodically to verify you are using the most recent version.